

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-32139-KLP
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James L. Gregory
4219 Shirley Road
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-5957

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

James L. Gregory is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 1, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 James L. Gregory
 Debtor

Case No. 14-32139-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B18

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Dec 01, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2014.

db
 12324500 +James L. Gregory, 4219 Shirley Road, Richmond, VA 23225-1050
 ++ABSOLUTE RESOLUTIONS CORP, PO BOX 880306, SAN DIEGO CA 92168-0306
 (address filed with court: Absolute Resolutions, 6602 El Cajon Boulevard,
 San Diego, CA 92115)
 12324501 +Brock & Company CPAs P.C., 1930 17th Street, Suite 200, Boulder, CO 80302-5586
 12324504 +City and County of Denver, Department of Finance, P.O. Box 17660, Denver, CO 80217-0660
 12324505 +Citywide Banks, 6500 East Hampden Avenue, Denver, CO 80224-3046
 12324506 +Citywide Banks, c/o James Scott, AVP, 55 Madison Street, #125, Denver, CO 80206-5420
 12324507 Colorado Dept of Labor and Empl, P.O. Box 956, Denver, CO 80201-0956
 12324502 +Colorado Lending Source, 518 17th Street, Denver, CO 80202-4117
 12324508 +D&E Property Management, 8157 East Hunters Hill Drive, Centennial, CO 80112-1927
 12324509 +Elwyn F. Schaefer, P.C., 460 S. Marion Parkway, #1704, Denver, Co 80209-5547
 12324510 +Elwyn Schaefer, 1899 Wynkoop Street, Suite 700, Denver, CO 80202-1086
 12512805 +FREW MANAGEMENT GROUP, LLC, JOHN FREW MANAGEMENT GROUP, INC., 44 COOK STREET # 1000,
 DENVER, CO 80206-5827
 12497533 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 12324511 +First Community Bank, 2702 North Parham Road, Henrico, VA 23294-4653
 12324512 +Goldman, Evans & Trammell LLC, 10323 Cross Creek Blvd F, Tampa, FL 33647-2988
 12442961 +James Michael McCroskey, 3540 Hankinson Road, Granville, OH 43023-9706
 12324515 +John Frew, 44 Cook Street, Suite 1000, Denver, CO 80206-5827
 12324503 +Jon C. Cook, 2700 South Broadway #300, Englewood, CO 80113-1502
 12324516 +Leaf Equipment Financing, 2005 Market Street, 15th floor, Philadelphia, PA 19103-7009
 12324517 +Mary Gregory, 2946 Green River Road, Henderson, KY 42420-2128
 12324518 +Michael McCroskey, 3540 Hankinson Road, Granville, OH 43023-9706
 12324519 +Michael O'Donnell, 518 17th Street, Denver, CO 80202-4130
 12324526 +Sandra Serio Gregory, 519 South Emerson Street, Denver, CO 80209-4336
 12324520 +Security Credit Services, 2653 West Oxford Loop, Oxford, MS 38655-5442
 12324521 +Station Automotive Services LLC, 2041 Lawrence Street, Denver, CO 80205-2030
 12328637 +U. S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
 12324523 +US Dept of Education, Direct Loans, PO Box 9003, Niagara Falls, NY 14302-9003
 12324522 +US Dept of Education, Direct Loans, PO Box 530210, Atlanta, GA 30353-0210
 12324524 +US Small Business Administration, 801 R Street Suite 101, Fresno, CA 93721-2365
 12324528 VA Dept of Tax, Bkrtcy (notice), PO Box 1880, Richmond, VA 23218-1880
 12324531 +W. R. Baldwin, III, Esq., 5600 Grove Ave, Richmond, VA 23226-2102
 12324530 +Worldpac, 37137 Hickory Street, Newark, CA 94560-3312
 12324532 +Yellowbook, 6300 C Street, Cedar Rapids, IA 52404-7470
 12324533 #+Zakhem Law, LLC, 700 17th Street, Suite 2000, Denver, CO 80202-3523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 EDI: QBHMATSON.COM Dec 02 2014 02:18:00 Bruce H. Matson,
 LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower,
 951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499
 12491886 EDI: IRS.COM Dec 02 2014 02:13:00 IRS (notice), P.O. Box 17, Memphis, TN 38101-0017
 12324525 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Dec 02 2014 02:17:33 Office of the U. S. Trustee,
 701 East Broad Street, Suite 4304, Richmond, VA 23219-1849
 12487733 +E-mail/Text: bkr@taxva.com Dec 02 2014 02:17:53 Virginia Department of Taxation,
 PO BOX 2156, Richmond, VA 23218-2156
 12324529 +EDI: WFFC.COM Dec 02 2014 02:18:00 Wells Fargo Bank, N.A., 101 North Phillips Avenue,
 Sioux Falls, SD 57104-6714

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Bruce H. Matson, LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower,
 951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499
 12324513* IRS Special Procedures (notice), PO Box 10025, Room 898, Richmond VA 23240
 12324514* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 12324527* +Station Automotive Services, LLC, 2041 Lawrence Street, Denver, CO 80205-2030

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0422-7

User: smithla
Form ID: B18

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Total Noticed: 39

Date Rcvd: Dec 01, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2014 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com
Bruce H. Matson on behalf of Trustee Bruce H. Matson bhmtrustee@leclairryan.com,
bmatson@ecf.epiqsystems.com
Judy A. Robbins, 11 USTPRegion04.RH.ECF@usdoj.gov
Shannon Franklin Pecoraro on behalf of U.S. Trustee Judy A. Robbins, 11
shannon.franklin@usdoj.gov, june.e.turner@usdoj.gov;Theresa.Mack@usdoj.gov
William R. Baldwin, III on behalf of Debtor James L. Gregory billbaldwin@comcast.net,
billbaldwin@mthblaw.com

TOTAL: 5